# **EXHIBIT D**

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

| CHAPTER 13 PLAN  Original  April 10, 2014  Check one):  |
|---|
| Date: April 10, 2014  |
| <u> </u>  |
| heck one):  |
| sposable income<br>isposable income   |
| POES NOT COMMIT; all tax refunds to funding the plan. nent stated above. If no selection is made, tax refunds are otor's wages unless otherwise agreed to by the Trustee or ordered   |
| ended up to 60 months after the first payment is due if necessary or's applicable commitment period as defined under 11 U.S.C. §§   |
| the following order and creditors shall apply them accordingly, ions and federal taxes shall be applied according to applicable  USC §§ 507(a)(2) or 707(b). s shall not exceed § 3,500.00 . \$ 1,750.00 was paid prior to \$3,500, an appropriate application, including a complete ithin 21 days of confirmation. eck one):  thly payments to the following creditors: syments specified in Paragraphs IV. B and IV. C. |
|   |

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| U.S.      |  | rder as follows (if left blan<br>itor  |  | shall be made by the Tru  | ns are filed and allowed pastee):  | ursuant to 11   |
|-----------|--|--|--|---|--|---|
| C.        | or court order, as state creditors shall retain under 11 USC § 132 security interest in re | S: Payments will be made atted below. Unless ranked at their liens until the payments, as appropriate. Secured eal property that is the deberal, whichever is less, plus             | otherwise, payment of the underly creditors, other tor's principal res | ents to creditors will be<br>ying debt, determined ur<br>than creditors holing loo<br>sidence, will be paid the | disbursed at the same leveled nonbankruptcy law, on the same leveled the s | el. Secured<br>or discharge<br>ed only by a<br>claim or the |
|           | timely files a proof of Value of collateral s  | nthly payment in the plan of claim for an interest rate tated in the proof of claim f any claim shall be paid as   | e lower than that<br>controls unless of                                | proposed in the plan, the otherwise ordered follow  | e claim shall be paid at the ving timely objection to co   | e lower rate.   |
|           | is left blank, the app<br>decrease post-petition<br>accounts based on cl                   | ding allowed secured claim<br>dicable interest rate shall be<br>on installments for ongoing<br>thanges in interest rates, esc<br>ents on Claims Secured Or<br>trate, if applicable): | e 12%. If overally mortgage paymerow amounts, do                       | l plan payments are suff<br>ents, homeowner's dues<br>ues and/or property taxe                                  | icient, the Trustee may in and/or real property tax hs.  | crease or<br>nolding  |
| Rank      | Creditor   | Nature (   | of Debt  | Property  | Month  | ly Payment  |
| 2         | \$ 1779.03   | Nationstar Mortgage  | 178,900.0<br>\$ 0  | 4303 57th St Ct E<br>Tacoma, WA   | \$   | 1,779.03  |
|           | 2. Continuing Paymo  | ents on Claims Secured by  | Other Real Prop  | perty (Per annum interes  | t as set forth below):   |   |
| Rank      | Creditor<br>-NONE-   | Nature of Debt   | <u>Pro</u>   | operty  | Monthly Payment  | Interest<br>Rate  |
|           |  | n Mortgage/Deed of Trust/<br>y tax holding account at Se   |  | rearage (If there is a pro  | perty tax arrearage, also p  | provide for   |
|           |  |  | Prope  | ertv  | Arrears to be<br>Cured   | Interest  |
| Rank<br>2 | Periodic Payment 377.29  | <u>Creditor</u><br>Nationstar Mortgage   |  | 57th St Ct E  | \$ 16,000.00   | <b>Rate 0</b> %   |

The Trustee shall pay the contract balance as stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the debtor(s) **within 910 days** preceding the filing date of the petition or in other personal property acquired within **one year** preceding the filing date of the petition as follows. Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee as specified upon the creditor filing a proof of claim. If no amount is specified, the Trustee shall pay the amount stated as the "Equal Periodic Payment".

|      | Equal<br>Periodic |          | Description Pre-Confirmation Adequate Protection | · • • • • |   |
|------|-------------------|----------|--|-----------|---|
| Rank | Payment           | Creditor | Collateral Adequate Protection Paymo             | D - 4 -   |   |
|      | \$                | -NONE-   | \$   |           | % |

b. Non-910 Collateral.

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The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise ordered following timely objection to the claim, for a purchase-money security interest in personal property which is non-910 collateral. Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee as specified upon the creditor filing a proof of claim. If no amount is specified, the Trustee shall pay the amount stated as the "Equal Periodic Payment".

|      | Equal    |                    | Debtor(s)  | Description    | Pre-Confirmation    |          |
|------|----------|--------------------|------------|----------------|---------------------|----------|
|      | Periodic |                    | Value of   | of             | Adequate Protection | Interest |
| Rank | Payment  | <u>Creditor</u>    | Collateral | Collateral     | Payment             | Rate     |
|      |          | Wells Fargo Dealer |            | 2010 Chevrolet |                     |          |
| 2    | 167.73   | Services           | 8179.73    | Aveo           | 167.73              | 6 %      |
|      |          |                    |            |                |                     |          |

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 USC § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: From the balance remaining after the above payments, the Trustee shall pay filed and allowed nonpriority unsecured claims as follows:
  - 1. Specially Classified Nonpriority Unsecured Claims. The Trustee shall pay the following claims prior to other nonpriority unsecured claims as follows:

| Rank | Creditor | <b>Amount of Claim</b> | Percentage to be Paid | Reason for Special Classification |
|------|----------|------------------------|-----------------------|-----------------------------------|
|      | -NONE-   | \$                     | %                     |                                   |

- 2. Other Nonpriority Unsecured Claims (check one):
  - a. 100% paid to allowed nonpriority unsecured claims. **OR**
  - b. X Debtor shall pay at least \$ 0 to allowed nonpriority unsecured claims over the term of the plan. Debtor estimates that such creditors will receive approximately 0 % of their allowed claims.

#### V. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation. Upon confirmation, all creditors to which the debtor is surrendering property pursuant to this section are granted relief from the automatic stay to enforce their security interest against the property including taking possession and sale.

CreditorProperty to be SurrenderedWells Fargo Dealer Services2012 Kia Rio (co-debtor possession)

## VI. Executory Contracts and Leases:

The debtor will assume or reject executory nonresidential contracts or unexpired leases as noted below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the debtor under Section VII, unless otherwise specified in Section XII with language designating that payments will be made by the Trustee, the amount and frequency of the payments, the ranking level for such payments with regard to other creditors, the length of the term for continuing payments and the interest rate, if any, for cure payments. Any executory contract or unexpired lease not assumed pursuant to 11 USC § 365(d) is rejected. If rejected, the debtor shall surrender any collateral or leased property and any duly filed and allowed unsecured claim for damages shall be paid under Section IV.E.2.

Contract/Lease Assumed or Rejected Assumed Assumed

#### VII. Payments to be made by Debtor and not by the Trustee:

The following claims shall be paid directly by the debtor according to the terms of the contract or support or withholding order, and shall receive no payments from the Trustee. (Payment stated shall not bind any party)

A. DOMESTIC SUPPORT OBLIGATIONS: The claims of the following creditors owed domestic support obligations shall be paid directly by the debtor as follows:

Creditor<br/>-NONE-Current Monthly Support Obligation<br/>\$Monthly Arrearage Payment<br/>\$

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| B. | OTHER | DIRECT | PAYN | JENTS.  |
|----|-------|--------|------|---------|
| D. | OTHER | DINECT | TAIN | ALINIS. |

| Creditor | Nature of Debt | <b>Amount of Claim</b> | <b>Monthly Payment</b> |
|----------|----------------|------------------------|------------------------|
|          |                | \$                     | \$                     |
|          |                |                        |                        |

#### VIII. Revestment of Property:

Unless otherwise provided in Section XII, during the pendency of the plan all property of the estate as defined by 11 USC § 1306(a) shall remain vested in the debtor, except that earnings and income necessary to complete the terms of the plan shall remain vested in the Trustee until discharge. The debtor shall not, without approval of the Court, sell or otherwise dispose of or transfer real property other than in accordance with the terms of the confirmed Plan.

### IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$\_\bigcup\_{\text{.}}\$. In order to obtain a discharge, the debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 USC \\$\\$ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of \_\_\ % per annum from the petition filing date (no interest shall be paid if left blank).

### X. Other Plan Provisions:

- A. No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due.
- B. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.
- C. The holder of a secured claim shall file and serve on the Trustee, debtor and debtor's counsel a notice itemizing all fees, expenses or charges (1) that were incurred in connection with the claim after the bankruptcy case was filed, and (2) that the holder asserts are recoverable against the debtor or the debtor's principal residence. The notice shall be served within 180 days after the date on which the fees, expenses or charges are incurred, per Fed. R. Bankr. P. 3002.1(c).
- D. Mortgage creditors shall file and serve on the Trustee, debtor and debtor's counsel a notice of any change in the regular monthly payment amount, including any change that results from an interest rate or escrow adjustment, no later than 21 days before a payment in the new amount is due, per Fed. R. Bankr. P. 3002.1(b).
- E. Provision by secured creditors or their agents or attorneys of any of the notices, statements or other information provided in this section shall not be a violation of the 11 USC § 362 automatic stay or of privacy laws.

#### **XI.** Certification:

- A. The debtor certifies that all post-petition Domestic Support Obligations have been paid in full on the date of this plan and will be paid in full at the time of the confirmation hearing. Debtor acknowledges that timely payment of such post-petition Domestic Support Obligations is a condition of plan confirmation pursuant to 11 USC § 1325(a)(8).
- B. By signing this plan, the debtor and counsel representing the debtor certify that this plan does not alter the provisions of Local Bankruptcy Form 13-4, except as provided in Section XII below. Any revisions to the form plan not set forth in Section XII shall not be effective.

## XII.Additional Case-Specific Provisions: (must be separately numbered)

- A. 401k loan monthly payment of \$63.10 will be paid in full 04/09/2015. Beginning 05/01/2015, Debtor to commit the \$63.10 monthly to plan.
- B. Special Intentions: Bank of America: Debtor intends to file Adversary to strip 2nd mortgage.

| /s/John A. Sterbick    | /s/Robin Colette Inman | xxx-xx-5918       | April 10, 2014 |
|------------------------|------------------------|-------------------|----------------|
| John A. Sterbick 17805 | Robin Colette Inman    | Last 4 digits SS# | Date           |
| Attorney for Debtor(s) | DEBTOR                 |                   |                |
| April 10, 2014         |                        |                   |                |
| Date                   | DEBTOR                 | Last 4 digits SS# | Date           |

[Local Bankruptcy Form 13-4, eff. 12/1/11]